

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 16-20794-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Clifton Enoch III  
aka CLIFTON ENOCH  
210 Laurel Pl  
Clementon, NJ 08021-5810

Crystal B. Enoch  
aka CRYSTAL PRICE  
210 Laurel Pl  
Clementon, NJ 08021-5810

Social Security No.:

xxx-xx-9603

xxx-xx-4539

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 25, 2018.

On 1/9/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: February 13, 2019  
Time: 10:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 9, 2019

JAN: bed

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Clifton Enoch, III  
Crystal B. Enoch  
DebtorsCase No. 16-20794-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 45

Date Rcvd: Jan 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2019.

db/jdb  
 516214952 Clifton Enoch, III, Crystal B. Enoch, 210 Laurel Pl, Clementon, NJ 08021-5810  
 516214951 +AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 516214955 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461  
 516214957 Bureau of Account Mana, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943  
 516214960 CCMUA, 1630 Ferry Ave, Camden, NJ 08104-1312  
 516214958 COMCAST, 4120 International Pkwy, Carrollton, TX 75007-1957  
 516214958 Chase Auto, PO Box 901003, Columbus, OH 43224  
 516214962 Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090  
 516235335 ECMC, PO BOX 16408, St Paul, MN 55116-0408  
 516214964 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 516214965 GTMUA, 1261 Chews Landing Clementon Rd, Blackwood, NJ 08012  
 516392368 +Gloucester Township Municipal Utilities Auth., Leonard J. Wood, Esquire,  
 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816  
 516214966 Hsbc Bank Nevada, PO Box 27788, Tempe, AZ 85285-7788  
 516379773 JPMorgan Chase Bank, N.A., National Bankruptcy Dept, P O Box 901032,  
 Ft Worth TX 76101-2032  
 516214967 Kennedy Health, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 516214969 MED1 02 Rowan Som Osteopathic Scienc, 916 S 14th St, Harrisburg, PA 17104-3425  
 516214968 Marilyn Brown, 5238 Cedar Ave, Philadelphia, PA 19143-1525  
 516368101 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516214970 Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, PO Box 26648,  
 Oklahoma City, OK 73126-0648  
 516214971 Midland Mtg/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 516214974 Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360  
 516214975 #Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
 516214976 +Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623  
 516214979 ProCo, PO Box 2462, Aston, PA 19014-0462  
 516214980 Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464  
 516214981 Richardson Imports, 4700 Route 42, Turnersville, NJ 08012-1707  
 516214982 +Rickart Collection Systems, Inc., 575 Milltown Rd, North Brunswick, NJ 08902-3336  
 516214983 SBI Federal Credit Union, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2207  
 516214984 Select Medical Corp, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943  
 516214985 +South Jersey Gas, 1 S Jersey Plz, Hammonton, NJ 08037-9100  
 516241121 +US Dept. of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410-0002  
 516214987 World Financial Network Bank, 287 Independence Blvd, Virginia Beach, VA 23462-2962

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2019 23:38:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 09 2019 23:38:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516214953 E-mail/Text: bankruptcy@pepcoholdings.com Jan 09 2019 23:37:45 Atlantic City Electric,  
 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600  
 516214956 E-mail/Text: bankruptcy@cavps.com Jan 09 2019 23:38:35 Cavalry Portfolio Serv,  
 PO Box 27288, Tempe, AZ 85285-7288  
 516249108 +E-mail/Text: bankruptcy@cavps.com Jan 09 2019 23:38:35 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516214959 +E-mail/Text: bk.notifications@jpmchase.com Jan 09 2019 23:38:00 Chase Auto Finance,  
 201 N Central Ave, Phoenix, AZ 85004-1071  
 516214961 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jan 09 2019 23:38:46 Comcast,  
 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899  
 516214963 E-mail/Text: servicing@eburycap.com Jan 09 2019 23:37:14 Ebury Street Capital, LLC,  
 41 Purdy Ave Unit 281, Rye, NY 10580-7522  
 516214972 E-mail/PDF: pa\_dc\_claims@navient.com Jan 09 2019 23:44:13 Navient, PO Box 9655,  
 Wilkes Barre, PA 18773-9655  
 516214973 E-mail/PDF: pa\_dc\_claims@navient.com Jan 09 2019 23:44:12 Navient, Attn: Claims Dept,  
 PO Box 9500, Wilkes Barre, PA 18773-9500  
 516292561 E-mail/PDF: pa\_dc\_claims@navient.com Jan 09 2019 23:44:36 Navient Solutions, Inc.,  
 P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
 516214978 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 09 2019 23:55:04  
 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914  
 516214986 +E-mail/Text: bankruptcy@sw-credit.com Jan 09 2019 23:38:18 Southwest Credit Syste,  
 4120 International Pkwy, Carrollton, TX 75007-1958

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516214954 ##Barbara Ivery, 6935 Rodney St, Philadelphia, PA 19138-1920  
 516214977 ##Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin  
Form ID: 185

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com  
Ronald E. Norman on behalf of Joint Debtor Crystal B. Enoch ronaldenorman@comcast.net,  
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
Ronald E. Norman on behalf of Debtor Clifton Enoch, III ronaldenorman@comcast.net,  
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 6